

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Michael Henry Gloeckner
Cynthia Ann Gloeckner

Case No.: 08-13910-aih

Chapter: 7

Address:

49334 North Ridge Rd.
Brownhelm Twp., OH 44001

**Last four digits of Social-Security or Individual Taxpayer-
Identification No(s)/Complete EIN(if any):**

xxx-xx-9610
xxx-xx-0309

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: September 19, 2008
Form ohnb234

/s/ Arthur I. Harris
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0647-1
Case: 08-13910

User: lsmit
Form ID: 234a

Page 1 of 2
Total Served: 41

Date Rcvd: Sep 19, 2008

The following entities were served by first class mail on Sep 21, 2008.

db +Cynthia Ann Gloeckner, 49334 North Ridge Rd., Brownhelm Twp., OH 44001-9616
db +Michael Henry Gloeckner, 49334 North Ridge Rd., Brownhelm Twp., OH 44001-9616
tr +Virgil E Brown, Jr, 2136 Noble Road, Cleveland, OH 44112-1736
17434509 Allied Int/National City Bank, 300 Corporate Exch, Columbus, OH 43231
17434510 Anthem BCBS OH, P.O. Box 105095, Atlanta, GA 30348-5095
17434513 ++CONSUMER DEBT SERVICES, P O BOX 714242, COLUMBUS OH 43271-0001
(address filed with court: Cds/collection Agency*, Escallate, LLC, Columbus, OH, 43271)
17434511 +Cco Mortgage Corp., 2812 Emerywood Pkwy, Richmond, VA 23294-3727
17434512 Cco Mortgage Corp., P.O. Box 6260, Glen Allen, VA 23058-6260
17434514 +Cds/NorthCoast Ortho, 1606 E Turkeyfoot Lake R, Akron, OH 44312-5936
17434516 +Citibank / Sears*, P.O. Box 20363, Kansas City, MO 64195-0363
17434517 +Collection/Progressive Ins., Po Box 9134, Needham, MA 02494-9134
17434518 Community Health Partners, P.O. Box 951459, Cleveland, OH 44193-0016
17434519 +Credit Protect Assoc.*, PO Box 802068, Dallas, TX 75380-2068
17434520 Credit Protect Assoc/Adelphia, 1355 Noel Rd Suite 2100, Dallas, TX 75240
17434521 +++DAIMLER-CHRYSLER FN, 4600 TOUCHTON RD E STE 200400, JACKSONVILLE FL 32246-1536
(address filed with court: Daimler-Chrysler FN, 4600 Toughton Rd., E, #200400, Jacksonville, FL 32246)
17434522 DentalWorks, P.O. Box 64-3005, Cincinnati, OH 45264-3005
17434524 +FFC/Ednoscopy Center, 24700 Chagrin Blvd., #2, Cleveland, OH 44122-5647
17434525 +FFC/Jarmoszuk, MD, 24700 Chagrin Blvd., #2, Cleveland, OH 44122-5647
17434528 +Jennifer Dorton, Esq., 323 W. Lakeside Ave., 2nd Floor, Cleveland, OH 44113-1009
17434529 +Lane Bryant, Po Box 182121, Columbus, OH 43218-2121
17434530 +National City Bank, 770 West Broad St., Columbus, OH 43251-0002
17434531 Nco/CenturyTel, Po Box 41466, Philadelphia, PA 19101
17434532 +Northern Ohio Rural Water, P.O. Box 96, Collins, OH 44826-0096
17434533 +Ohio Edison, 6896 Miller Rd., Brecksville, OH 44141-3222
17434534 +Osi Collection Service, 5626 Frantz Rd, Dublin, OH 43017-1559
17434535 Plaza Assoc/Lane, P.O. Box 2769, New York, NY 10116-2769
17654538 +Premier Bankcard/Charter, PO Box 2208, Vacaville, CA 95696-8208
17434536 +Russell Berkible & Assoc., P.O. Box 385, Lorain, OH 44052-0385
17451003 +SPIRIT OF AMERICA NATIONAL BANK/FASHION BUG, FIRST EXPRESS, PO BOX 856021, LOUISVILLE, KY 40285-6021
17434539 +Superior Mgt/T-Mobile, P.o. Box 4339, Fort Walton Be, FL 32549-4339
17434540 +United Collection Bureau, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501
17434541 +United Collection Bureau*, PO Box 140190, Toledo, OH 43614-0190
17434542 +WFNNB-Lane/Kay P.C., P.O. Box 9006, Smithtown, NY 11787-9006
17434543 +Zwicker & Assoc/MBNA, 80 Minuteman Rd., Andover, MA 01810-1008

The following entities were served by electronic transmission on Sep 19, 2008.

17434515 +EDI: CHRYSLER.COM Sep 19 2008 20:53:00 Cfc Deficiency Recover, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823
17434516 +EDI: SEARS.COM Sep 19 2008 20:53:00 Citibank / Sears*, P.O. Box 20363, Kansas City, MO 64195-0363
17434523 +EDI: TSYS2.COM Sep 19 2008 20:53:00 Fashion Bug/soanb, 1103 Allen Dr, Milford, OH 45150-8763
17434526 +EDI: AMINFOFP.COM Sep 19 2008 20:53:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
17434527 +EDI: AMINFOFP.COM Sep 19 2008 20:53:00 First Premier Bank*, P.O. Box 5524, Sioux Falls, SD 57117-5524
17542363 EDI: RECOVERYCORP.COM Sep 19 2008 20:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
17434537 +EDI: RESURGENT.COM Sep 19 2008 20:53:00 Sherman Acquisitions/Sears, Po Box 740281, Houston, TX 77274-0281
17434538 EDI: NEXTEL.COM Sep 19 2008 20:53:00 Sprint, P.O. Box 660092, Dallas, TX 75266-0092
TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0647-1
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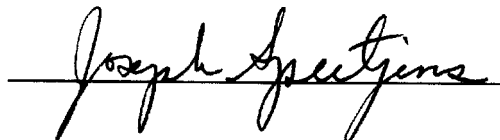
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.